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### DAILY EXCEPT SUNDAY

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### A DOLLAR SAVED IS FIFTY CENTS MADE AND A DOLLAR BORROWED FIFTY CENTS LOST

A few days ago the afternoon newspapers printed a story that the banks were giving applications for new loans a penetrating scrutiny and that outstanding loans of a certain kind were being

The story may have had an element of surprise to the general public, but there was no revelation in it for financial circles. It means that the banks are co-operating with the federal re-

serve system in an effort to reduce speculation. It means that the government, through the federal reserve system, has indicated a disposition to withdraw its support from

the high cost of fiving by discouraging extravagance. It means that the banks will not accept a bill of lading for a car of thirteen-cent sugar and help the purchaser to hold it until

he can sell it for thirty cents. It means that the man who wants to buy a \$2,000 automobile cannot go to a bank and negotiate a loan for \$500 with which to make the first payment, the remainder to be paid in regular month-

ly installments. It means that while the things a dollar will purchase continue on the upward trend, the dollar earned and in your pocket is enbanced in value as it becomes correspondingly more difficult to borrow one you have not earned.

As the value of the dollar rallies and gives indication of a return to normal there will be an increase in respect for the dollar. Respect for the dollar means a reasonable estimate of what the dollar means to the man who has it. It has fallen low in the esteem of the people in recent months.

The inspiration for the contempt for money values comes from the government itself. Seventeen months after the war the government is spending money at the rate of seven billion dollars a

The government is piling up a deficit at the rate of between three and four billions of dollars a year. It is a deficit of cheap money that eventually must be paid when money is worth twice

The man who accumulates money at this time will discover eventually that his savings have enhanced to double their present value.

The man who accumulates money at this time will discover Great Northern, Chicago, Milwaukee & St. Paul and Atchison, Topeka & Santa

Likewise the man who goes into debt and obligates himself eventually will discover that he must repay the debt with money valued at twice as much as it was worth when he assumed the obligation.

The man who saves a fifty-cent dollar now will find that he possesses a dollar worth 100 cents.

The man who borrows a fifty-cent dollar now will find that

he must repay it with a 100-cent dollar. That is what the government will find when the day of ac-

counting comes, and the deficit must be wiped out.

At the present rate the government is putting three-quarters of a billion dollars into railroad losses, nearly half a billion dollars into the shipping board expenditures, two-thirds of a billion dollars into interest on the public debt, and there are proposals of

indiscriminate distributions that will require billions more. If the government would teach an impressive lesson in economy, it should fortify its announced purpose of curtailing extravagance on the part of the people, through the operation of the federal reserve system, by setting an example of economy in the conduct of the government's business.

conduct of the government's business. It would be well for our own city government to take a leaf out of the operation of the national government and study it with

the view to learning how not to run a government. In addition to a clean, honest and efficient administration we need an economical administration. The administration may be saving the people thousands of dollars in some ways, but when the public observes five traffic officers on one corner, or a street flushing machine at work early in the morning after a rainstorm that left the surface as clean as if it had been scrubbed with soap, it gets the impression of useless expense.

The strikes that have occurred in the past few weeks have been as purposeless as they were unprofitable.

A few radicals have cost the country millions of dollars in loss of production, and thousands of dollars in loss of pay to the men

Ten thousand clerks, shopmen and brakemen threatened to tie up the Norfolk & Western railroad by the accession of the engineers and firemen a few days ago.

The question of more pay and shorter hours did not enter into the question. It seems that a man clerk kissed a girl clerk. A timekeeper joked the clerk about it and the clerk resented the joke. Then came another girl who told the clerk that the timekeeper had found fault with her work and made her cry. In resentment against the timekeeper's jost about the kiss, and on account of his harsh words to the other young woman, the clerk who administered the kiss and his associates demanded the discharge of the timekeeper and the demand was refused. The strike was settled when he was transferred. The incident is reflected in the cost of what you eat and what you wear.

New Orleans is protesting that the census tigures are not correct and is demanding a re-count. Other cities are lamenting that the housing problem is such that they were deprived of thousands

who otherwise might have been included in the total. The basic trouble now is that there are too many people in

the cities and not enough in the country.

There are as many people in the cities as the country can feed Shortage of producers makes a shortage of necessities, and an abundance of consumers who are not producers makes high prices.

The problem is not that some cities did not grow as much in the past ten years as might have been expected, or that the increase was disappointing; the real problem is that the producing population continues to diminish; the problem of the preponder ance of consumers over the producers; the preponderance of spenders over the savers.

This is a good time to give thought to the fact that if you save some fifty-cent dollars eventually they will be worth 100 cents, and that if you are involving yourself in debt for fifty-cent dollars you will be obliged to pay the debt with dollars worth 100 cents.

"Predicts revolt in Mexico will succeed," asys a headline ich probably means it will be succeeded by another.

The Days of Real Sport-By Briggs



## The Question Box?

Q. Please explain the movements of the "Big Dipper?"—J. E. G.

A. The naval observatory says that the "Big Dipper?" moves in a circle around the Pole star once in every 23 a small force she triumphed over the hours, 56 minutes; this being the length of a sidereal day. When above the pole, the constellation moves from east to west; when below the pole, from west to east. The motion is apparent only, being due to the actual rotation of the earth; and like the diurnal motion of the sun and moon, takes place in the opposite direction to that of the earth's large sheen trained in Canadian re-train-

Q. Can the beneficiary of war risk insurance who has been receiving monthly payments, obtain the remaining total in a lump sum?—R. A. N. A. Only converted insurance is payable in a lump sum. The benefits of term war risk insurance policies are payable only in two hundred and forty monthly installments. Therefore, it of such a policy, who is receiving the payments at this time, to receive the

Q. Where is phosphorus mined?—L.

A. Phosphorus is not mined. It is one of the nonmetallic elements, does not occur free in nature, but is found in the form of phosphorus. The principal source of phosphorus is the substance of bones. It is also found in yolks of eggs, in blood and other animal fluids and in the substance of brains and nerves.

What man served as president of United States for a day?—N. M. This man was Senator Pavid 48, hison, of Missouri. Gen Zachary for was elected president in Novem-1848, and his manguration came be following March. March 4, 1849, on a Sunday. Constitutionally, the so of the preceding president and president expired at midday on the thind the cabinet no longer function. The procession foil then to the ident pro-tem of the senate, Sena-Archison, who was legal president. I Monday man, when the new president was swirth.

Is French spoken in Quebec?

thefore the Beskett-Carpentie R
The noids in England on Beckett
veral weeks before the fight were
h as ten to three. After Carpenscened London the odds stropped.

have been trained in Canadian re-train-ing schools, and forty-three thousand are now taking courses.

Q.—Are there good roads in the Philippines?—M. U. R. A.—The Philippines are a paradise for autoists, possessing three thousand, five hundred miles of fine macadamized

An article by Philip Kensey from

Comaha. Neb. cails 'the marching of
William Jennings Bryan with the womthe of Nebraska at the head of the dry
wing of the state beinveracy a sensation.

He has overthrown the dragon of Wall
Street, the breweries and the White
House combined, according to hoom
justice returns from the primary election Mr. Bryan is in the winning list
of delegates to the benocratic national
to forces of Schator Hitchook and Arthur
Mullen were strongest. Mr. Bryan will
in go to San Francisco determined to write
a dry plank in the beinceratic platform
in full opposition to flow. Edwards
wing of the party and as a rebuke to
the stand of the president on the peace
treaty. This was a test of the
strength of the wot wing of the Demotratic party. The whole fight was to
public exhibition of her neutrus heid
the cartic party. The whole fight was to
public exhibition of her neutrus heid
to have prevented a less persevering person
from even attempting to main. She was
very near-signited—the worst case, in
the opinion of her oculiat, that he had
ever encountered, ther success in overcoming this handleap and doing really
good work was the marvel of many distinguished artists who attended the
printing of Nashylle not

## THE HASKIN LETTER

A POET OF THE OLD SOUTH

BY FREDERIC J. HASKIN.

WASHINGTON, April 29-Stately pilreproach, inspiring romantic loves in gallant gentlemen; perfume of rose and magnolia; moonlight and old-fashioned magnoia; moonight and old-fashioned dance music; fox hounds in full cry; funny old darkies faithful to the death; a life of leisure, love and elegance in a rich and beautiful setting—that is the old South of romance and rhyme, the South about which the public never tires of hearing.

five hundred miles of fine macadamized roads.

Q—What is the meaning of the word "plankton" in speaking of the plankton of a lake?—L. B.

A—Plankton is the name given to free floating or swimming organisms found in oceans, lakes or rivers, consisting mainly of blue-green algae, bacteria and diatoms (one-celled planks). The color of certain waters is due to the presence of plankton.

Q—How much money was spent last Q—How much money was spent last year by Great Britain for liquor?—D.

South about which the public never tires of hearing.

Howard Weeden, the poet-artist, who died 14 years ago, was one of the numerous scribes who made a reputatation by utilizing the deathless hold of the old South upon the imagination. Howard Weeden was a woman, who was born and lived all her life in Huntsville, Ala. She wrote volumes of poetry, which she illustrated herself, and both her lyrics and her pictures had genuine merit. She failed to attain the wide national celebrity which was won by Year by Great Britain for liquor?—D.

wing of the party and as a rebuse to more common to force agreed an American ships compare terrer the world war outh the amount before the world war only eight per sent of our goods were carried in vessels under the American flag, while at least 60 per cent of our goods were carried in vessels under the American flag, while at least 60 per cent of our secondary to obtain a passport to come to the l'uitest States 40. H M A The person should apply to the government of his country for a passport. If it is granted u should be tall a passport to come to the l'uitest bort. If it is granted u should be tall government of his country for a passport. If it is granted u should be tall a president of a proceed to this country.

Q — Was there a Jewish woman corresponding to lean of Arc\*—A S A — Doborah, the wife of Lapodeth, was one of the carliest judges of iscael and urged the Israelites to rise against.

Colly converted insurance is pay, we risk insurance policies, and only in two bundred and forty of plankino. The color of plankino. The color of plankino is a control of plankino. The color of plankino is a control of plankino is a control of plankino. The color of plankino is a control of plankino is a control of plankino in the most of plankino is a control of plankino in the most of plankino is a control of plankino in the most of plankino is a control of plankino in the most of plankino is a control of plankino in the most of plankino is a control of plankino in the most of plankino in the most of plankino is a control of plankino in the most of plankino in the most



## Daily Editorial Digest

THIS column is designed to reproduce without bias the latest comment by the leading newspapers and periodicals on the questions of the day.

The Test of the Kansas Plan. The Kansas plan to abolish strikes by setting up an industrial court is now being tested not only in the Kansas courts but in the tribunal of American press opinion. Alexander Howat, leader of the miners' union, is in jail for refusing to testify before the court, and some of his followers have expressed their disapproval of this legislation by striking. As the Kansas law provides for judicial settlement of labor disputes and makes illegal, many papers agree with the Grand Rapids Press (Ind.) that the "attitude on the part of the miners' chief amounts to rebellion." Others concur in the belief expressed by the New York Mail (Ind.) that the success of this experiment in compulsory arbitration "has been put to the test by the challenge thrown down by the miners' leaders."

tion "has been put to the test by the challenge thrown down by the miners' leaders."

The Sloux City Tribune (Ind.) declares that "Howat should be left in fail until he realizes that no man is a law unto himself in this country," an opinion shared by more writers than would subscribe to the Tribune's conclusion, which predicts that "the industrial court idea is bound to spread." Closer to the scene of action, the Topeka Capital (Rep.) admits that it is "necessary that the law be upheld." but says:

"Labor is not going to give up organization unless something better is offered. Champions of the industrial court claim that this law is the 'something better' that labor is looking for. But labor prefers to wait and see."

Without speculating upon the merit of the court itself the Providence Journal (Ind.) declares that "it is time for showing such arrogant union leaders that they must obey the law whether they like it or not." The Spokane Spokesman-Review (Ind. Rep.) holds that the miners are in "rebellion against the state's authority." but "the law will be vindicated and they will be beaten." With this sentiment the St. Joseph News-Press (Ind.) is sympathetic, going so far, indeed, as to say that "if the position taken by Alexander Howat is not Bolshevism, it is so close to it that it would take an expert to find the difference." and concluding with the ussurance that "there is no shadow of a doubt in the mind of any loyal American as to where the struggle will end. . The workers seem to think that their power is irresistable" but "the people know better." Incidentally, the Muncie Star (Ind. Rep.), sees a parallel between the case of those who oppose the Kansas law and many elsewhere who are unsympathetic with the Volstead act, but points out that though "a very large per cent of the people in the United States are bitterly opposed to the prohibition laws," still they "do not contend that they should not be recognized."

That "Howat, intentionally or otherwise, has become a red" and that a "showdown is necessary" is the belief of the Kansas City Journal (Ind.). The Roanoke Times (Dem.) supports this idea, for it declares:
"The Howats must come to recognize the supremacy of the law eventually. Until they do there can not be industrial and political peace in the land."

"The Howats must come to recognize the supremacy of the law eventually. Until they do there can not be industrial and political peace in the land."

The Idaho Statesman (Rep.) is confident that the offender "will have to stay in jail until he makes up his mind to testify," or until, as the Buffalo Commercial (Ind.) expresses it, "he learns that the law is above his will to defy."

And, believing that the union men acted hastily, the Manchester Union (Ind. Rep.) says that "there is no greater error than to declare beforehand that an institution designed to alleviate hard conditions of employment in an attempt to interfere with organized labor." while the Rock Island Argus (Dem.) feels that "the miners can not know that the industrial court will deny them justice until there has been a test case."

Faith in the law itself is freely expressed by the New York Times (Ind. Dem.) which explains that "the Kansas idea is that the first step toward a triumph of citizens over any class conspiracy is to unite citizens on a working plan," and considers that "the idea is worthy to become an American idea." The Daily Oklahoman (Dem.) characterizes it with the same praise—"Thoroughly American"—and adds that "the fact that it does not operate against the working man is shown by the result of the first case tried.

The verdict being for the employes and against the employers."

To the Wichita Beacon (Ind.) Howards action is proof of the law's worth, for it declares: "The great defect in the Kansas industrial court is that it virtually makes Howat unnecessary. It enables the miners to get justice instead of strikes and a fot of idle time." The factor of time and money saved by avoiding strikes so appeals to the Lincoln Star (Ind.) that it urges for Nebraska a similar measure which it feels "gives every man and every group of men a fair hearing, but still watching for the public rights."

But voices of dissent are not silent and the New York Call (Soc.) affirms that "it is a credit to Howat and his fellow officers that they have r

# BY K.C.B. IN THE legislature.

Ways cool, self-possessed and equal to any emergency, whether it was binding up a deep cut on the leg of a woodchopper or dressing a had burn for her old cook. Yet she was a firm, just mistress, and a gracious hostess, so that to the servants 'Ole Miss' was a person held in reverence.

Howard Weeden's two art gifts developed so naturally and so quietly that most of her townspeople were surprised when her talents became recognized abroad. She lived a life uneventful but happy, despite her many privations. In between her flower paintings, she painter portraits of negroes, young and old, who still clung around the old home. Many of them had belonged to her father and were old and feeble and naturally looked to their former owners for help and sustenance.

She wrote her first verses secretly. They were truthful and simple, express-all the skunks season has arrived and all the skunks eason has arrived and all the skunks.

"The skunk season has arrived and all the skunks are letting themselves known. Thompson is not only a confounded liar, but a contemptible liar. I'd like to see someone land a long, wild swing on him. But we wouldn't wipe our hands or feet on him. He lan't worth it." isn't worth it.' THADDEUS C. Sweet.

SPEAKER N. Y. Assembly. ALBANY, N. Y. MY DEAR THAD. THE TWO extracts. AT THE head of this column. ARE THE expressions. OF TWO members. OF THE New York assembly. CONCERNING THE character. OF ONE George F. Thompson. A MEMBER of the senate. OF THE state of New York. AND EVER since I read them. I'VE BEEN terribly worried. AND IVE wanted to do something. BUT I den't know what. EXCEPT IT seems to me. IT'S A terrible thing.

TO HAVE a man like that.

IN THE New York senate.

IN THE state of New York.

AND I try to be interested.

AND I'M a voter.

AND STREET car fares. AND OTHER such things. AND I read a speech. WHERE MR. Thompson says. YOU HAD a drunken party, AND ARE a lot of bums. OR SOMETHING like that. AND THEN the next day. I READ in the paper. THAT THIS Mr. Thompson. IS A deliberate liar. AND A wanton liar. AND A skunk. AND A confounded liar. AND A contemptible liar. AND YOU wouldn't, WIPE YOUR feet on him. OR YOUR hands on him. AND HE shouldn't be buried. IN A cemetery.

AND WHATEVER it does, AND I pick up the paper.

TO SEE what you're doing.

ABOUT THE teachers' salaries.

AND THE high cost of living.

WITH DECENT people. OR ANYTHING. AND I read all this. AND WITH the strikes. AND THE price of spinach. AND LOOKING for an apartment. AND EVERYTHING. I THINK I'm nuity. I THANK you.

## STARS INCLINE